



EAST WEST BANK

OUR CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

Your Right to Know About Personal Information Collected, Disclosed, or Sold

Last Updated: January 1, 2021

If you are a California resident, you may have certain rights under the California Consumer Privacy Act ("CCPA") regarding your Personal Information. East West Bank and its affiliates ("East West Bank," "we," "our," or "us") are committed to providing consumers their rights under the CCPA and to protecting the privacy and security of our customers and employees.

Personal Information, under the CCPA, is information that identifies, relates to, or could reasonably be linked directly or indirectly with a California resident.

The specific Personal Information that we collect, use, and disclose relating covered by the CCPA will vary based on your relationship or interaction with us. The CCPA does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act ("GLBA"), which is governed by East West Bank's privacy policy, located on our website or by accessing this link [East West Bank Privacy Policy](#).

Collection and Disclosure of Personal Information

In the preceding 12 months we have collected and disclosed to third parties for our business purposes, the following categories of Personal Information.

- Personal identifiers, such as name, Social Security/tax identification number, government identification number, passport number, driver's license or state identification number, device identifier, IP address
- Personal information, such as telephone number, address, email address, citizenship or permanent alien status, signature, account information from other financial institutions, property owned
- Characteristics of protected classes or groups under state or federal law, such as age, ethnicity and race, marital status, sex, or military status
- Commercial information such as records of personal property, products or services purchased, credit history, credit score, deposit account history, account numbers, balances, debit or credit card number, transaction histories
- Biometric information such as fingerprints or health data
- Internet or other electronic network activity information, such as browsing and clicking history
- Geolocation data, such as information used to identify your device location
- Audio, electronic, visual, or similar information, such as call or video recordings
- Professional or employment-related information, such as work history, salary, current and prior employer
- Education information, such as details about education and qualification
- Inferences drawn from any of the information identified above to create a profile about, for example, preferences and characteristics

We collect the Personal Information referenced above from the following sources.

- Directly from you or an individual acting on your behalf
- Public records, information made available by federal, state, or local government entities
- Service providers or other third parties, such as credit agencies and law enforcement
- Identified by accessing our website or digital banking applications

We collect, use, and disclose Personal Information about consumers for the following business or commercial purposes.

- To provide products and services
- To service your account or loan with us
- To protect you and your account, verify your identity, and to identify and prevent fraud
- To optimize customer service, improve products and services and to market East West Bank promotions and products to you
- To maintain our internal systems and infrastructure
- To comply with laws, regulations, and related requests
- To review qualifications, administer background checks and employee services
- To manage health and safety of our employees
- To ensure compliance with applicable laws and regulations, including to respond to civil, criminal, and regulatory requests

We have disclosed each of the above-listed categories of Personal Information concerning California residents for our business purposes to one or more of the following categories of third parties.

- Affiliates of East West Bank, that may use the personal information consistent with this policy
- Vendors and service providers to conduct day-to-day business, including to maintain or service accounts, provide customer service, process payments and transactions, verify customer information, maintain websites and technology infrastructure
- Vendors and service providers that assist us in protecting your accounts and personal information, such as account monitoring services for fraud
- Third parties to comply with legal and regulatory requirements or provide professional services to us, including auditors, accountants, and legal services
- Government agencies and related third parties, as required to comply with laws and regulations
- Business partners as part of a sale or transfer of business

Exercising Your Rights

A consumer has rights related to the personal information we collect, use, disclose and sell. These rights include:

- To request to know what personal information is collected, used, shared or sold, both as to the categories and specific pieces of personal information, in the preceding 12 months;
- To request to delete personal information, unless the CCPA recognizes an exception;
- The right to opt-out of the sale of personal information; and
- The right to non-discrimination when you exercise a privacy right under the CCPA.

If you wish to submit a verifiable request for personal information we collect, use, or disclose or a request to delete information you should:

1. Contact us at our toll-free number 888.895.5650;
2. Complete our [interactive webform](#); or
3. Visit your local branch.

When you request information, we will verify your identity using standard verification methods, utilizing information that we already have about you. This may include personal identifying information about yourself or your accounts with us. In order to verify your identity, we will review your government issued photo identification, account numbers, card numbers, or other personal identifying information.

Your authorized agent may also make a request on your behalf. When submitting a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

East West Bank will not discriminate against you when you exercise a privacy right under CCPA.

Sale of Personal Information

In the past 12 months, we have not sold Personal Information subject to the CCPA, including Personal Information of minors under the age of 16.

Changes to this Notice

We may change or update this CCPA Disclosure from time to time. When we do, we will post the revised Disclosure on this page with the new "Last Updated" date.

Contact for More Information

For any questions on East West Bank's privacy policies and practices you may contact us at info@eastwestbank.com.